

The Warren

Senior Voice

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Belvidere, NJ 07823

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**October 15th – Dec 7th
is Medicare Open Enrollment**

Medicare health and drug plans can change every year! October 15 to December 7 is when all Medicare beneficiaries are permitted to change their Medicare health plan and/or their prescription drug coverage for the following year.



NOW is your opportunity to determine if your current **Medicare Supplement (Medigap), Medicare Advantage** and/or **Medicare Prescription Drug Plan (Medicare Part D)** meets your health needs and your budget!

Warren County Division of Aging & Disability Services has professional and volunteer NJ Certified Medicare Counselors to assist the County's Medicare beneficiaries at these locations during open enrollment:

Belvidere: Wayne Dumont Admin Bldg.
165, Rte. 519 South, Belvidere

Hackettstown: Community Senior Center
293 Main St, Hackettstown

Phillipsburg: Senior Center
310 Firth St, Phillipsburg

Washington: Community Senior Center
33 Brass Castle Rd, Washington

You may also qualify for **Medicare Savings programs (MSPs), Low Income Subsidy (LIS) and State Prescription Assistance programs (SPAP) based on income and resources.** Call us to find out more or to schedule an appointment to review if you qualify for EXTRA HELP with your Medicare premiums or prescriptions. **These can save you money.**

**To make a FREE appointment with a Certified Medicare counselor,
CALL:
1-877-222-3737 or 908-475-6591**

Medicare's website provides much more



If you, a trusted friend, or a loved one has a home computer and is computer savvy, all the information you need (and more!) is available on the www.medicare.gov website. This is a federal government's website managed and paid for by the **U.S. Centers for Medicare & Medicaid Services (CMS)**. CMS recommends that you create your own account (which is completely private and secure) to access valuable information and make necessary changes during open enrollment.

When you create an account and log into Medicare's website, the **Plan Finder** makes it easy to:

- Review your current coverage and compare it to your other choices, including Part D prescription and Medicare Advantage plans
- Access & store your drug list
- Print forms and publications
- Obtain the most current and useful information available

CMS Changes Medigap Plans Available To NEW Medicare Beneficiaries

Beginning January 1, 2020, **newly-eligible** Medicare beneficiaries WILL NOT be able to buy a Medigap plan that covers the Part B deductible. As such, **Medigap** plans C and F WILL NOT be available to people **newly eligible** to Medicare on or after January 1, 2020.

*For those already enrolled in a Plan C or F, (including the high deductible Plan F) prior to January 1, 2020, you can keep your plan! **If you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to purchase Plan C or F.

Are you ready for a personal, local emergency or a natural disaster that may change your life

What would you do? Who would you contact to help you? Where would you go?

How would you get there? What would you bring? What about your beloved pets? These are just a mere **few** of the questions you need to ask yourself if a **personal emergency or natural disaster forces you to leave your home.**

Fortunately, Warren County has many resources and agencies at your disposal to assist you in developing your **personal emergency plan**, and provide you and your household with direct assistance in the event of a natural disaster or local emergency.

Your Kit/Your Plan

You need to help yourself too! You need to **prepare for the unexpected**, which will reduce your stress and chaos at the last minute for you and your loved ones, should an emergency arise.

For detailed information on what to include in your kit and a kit for your Pet, contact the Warren County Division of Aging & Disability Services: **1-877-222-3737**, or the County Department of Public Safety: **(908) 835-2048.**

The following steps outline just a sampling of what you need to complete YOUR own KIT:

Step 1: Assemble a “Kit” or “Go Bag”

for you and each family member, and all household pets. Keep it updated and ready at all times.

STEP 2: “Make a Plan” – Establish a predetermined meeting place if you get separated. Compile a list of all land line, cell phone numbers, and email addresses of family, friends, doctors, pharmacy, veterinarian and other important numbers you may need.

STEP 3: “Stay Informed” - Keep track of current weather forecasts and other alerts through local radio, TV, AND enroll in **Register Ready (RR)** and **SWIFT911.**



SWIFT 911™
EMERGENCY NOTIFICATION

The Warren County Department of Public Safety has **Swift911** available to county residents to help keep everyone informed in cases of emergency. Swift911 is a computerized telephone calling system that is utilized to notify **registered individuals** of an emergency such as a severe storm evacuation or a dangerous situation. You can register to receive local emergency alerts on your home telephone, cell phone and even email.

It is **FREE** and it is **EASY** to register and just as easy to cancel the service, but why would you cancel? You'll be receiving all of the most current information needed to keep you safe! Call them at 908-835-2051 and sign up! **Keep yourself informed.**



Register
READY
www.registerready.nj.gov

Register Ready (“RR”) is designed to help emergency responders and agencies provide you with the most appropriate assistance possible in an emergency or disaster. All information entered in a computerized database, which is strictly confidential for use by officials to assist during an emergency. To register, you can **1) print a copy of the Personal Survey Form** off from the Warren County Department of public safety’s website: **www.wcpublicsafety.com**, and follow directions to mail it back to the Warren County Office of Emergency Management; or, 2) If you **NEED HELP** entering your information, **Dial “211”** and an operator will assist you! 3) You can also call 908-835-2051 for help to sign up.

U.S. CENSUS 2020
Why is it so important
to be counted for Census 2020?

Census data collection is once-a-decade Constitutional requirement to count every person living in the U.S. Census 2020 is coming up and by April 1, 2020, expect to get your Census questionnaire in the mail. If you do not respond timely, expect to hear a knock on your door from the Census Bureau representatives.

The United States Constitution requires that an "actual enumeration" of the population once a decade since, and has been accomplished since 1790.

The Census will include every person living in the U.S., regardless of citizenship or immigration status. Residents are counted at the address where they usually live and sleep.

Though many people think the Census is an unnecessary task, actual population numbers and trends are **EXTREMELY** important in determining how federal tax dollars and political power are shared in the U.S. for the next 10 years. It is our **CIVIC DUTY** to our Country! **EVERY COUNT MATTERS IN OUR COUNTY.**

It's important to be reminded that U.S. Census numbers determine:

- The number of congressional seats for each state;
- The number of Electoral College votes for each state;
- The distribution formulation for an estimated \$880 billion in annual Federal funding for schools, roads and other public services, including (**Older Americans Act funds**) in state and local communities.

Local demographic data from Census is utilized to help emergency responders locate injured residents after natural disasters, and to plan evacuation procedures.

Though you may get a knock on your door, the 2020 Census will be the **first to allow U.S. households to respond online or via**

mail or on the phone. Paper forms will still be available, and, for the first time, you will be able to call a (*future*) "800" number to respond to questions.

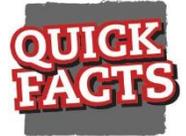
Are Census responses confidential?

Federal law prohibits sharing census responses that identify an individual with any public or federal agencies, including immigration authorities and law enforcement for 72 years after the information is collected through Census data. In addition, the individuals who breach data will be charged with exorbitant fines. All Census Bureau employees are required to complete background checks before they are hired.

Therefore, yes, it is super confidential.

Actual Census data gathered from 2020 to be used for state and local redistricting has been scheduled for release by March 31, 2021.

Warren County's Population



The 2018 estimated update to the 2010 Census provides these interesting numbers:

- The total number of residents went down 2.6%: **108,692 to 105,779**
- 19.7% of residents are under 18
- 18.2% of residents are over 65
- Female/Male ratio is almost equal at 51% Female/49% Male
- 41,385 households
- 82.8% households have a computer with internet
- 89.5% white
- Hispanic or Latino is largest minority at 9.7%
- 7.2% under age 65 without health insurance
- 8.1% under age 65 are disabled
- 7.4% of residents live in poverty.
- **OUR COUNT MATTERS FOR OUR COUNTY. BE COUNTED IN CENSUS 2020.**
- **There is strength in numbers.**



What it means to Adults 60+

In response to concern about a lack of community social services for older persons and the desire to improve the status and quality of life of Older Americans, on July 14, 1965, President Lyndon B. Johnson signed into law the federal **Older Americans Act (OAA)**.

The OAA also necessitated significant organizational changes to **Federal, State and local** systems to meet the mandates of OAA and triggered the creation of:

1. **Federal** - *Administration on Aging (AoA)*
2. **State** - State Units on Aging (SUA)
NJ State SUA - *NJ Division of Aging Services*
3. **Local** - Area Agencies on Aging (AAA)

The SUA is required to approve the establishment of an AAA to receive OAA funds. The Area Agency on Aging (AAA) must be dedicated to serving the older population in the local areas, be the focal point for addressing concerns related to aging and be capable of carrying-out the requirements of the OAA.

Each of NJ's 21 AAAs operates under the auspices of County government as designated Area Agency on Aging. The **Warren County Division of Aging & Disability Services (DA&DS)** is the State designated AAA for Warren County.

The Division's **Core Values:**

- Older adults have a right to age with dignity, optimal health, independence and well-being;
- Have a right to make their own life choices;

- Have a right to obtain information and assistance to access services and programs that assist in maintaining and improving their quality of life.

The Warren County Division of Aging & Disability Services assesses the needs of the county's older population, and their caregivers, to develop, provide, and fund programs and services that support these core values and the identified needs.

The loss of OAA funds will have severe impact on senior services and programs available in the county. These services support senior residents in our area to reside independently as long as possible, in their own homes.

The OAA is “the” major vehicle for the organization, funding and delivery of varied services for adults who are 60+ and their caregivers. In addition to OAA funds, State, County dollars as well as consumer donations help support our senior services.

Programs such as Information and Assistance, Outreach, Congregate Meals, Home Delivered Meals, Exercise Programs: *Tai Chi, Yoga & Zumba Gold*, Legal Services, Options Counseling, Care Management, Needs Assessments, Homemaker Services, Medical Transportation, Caregiver Support, Volunteer Program Coordination: *Volunteer chore corps, Transportation, Bill Payer, Friendly Visitor, and Shopping; Care Coordination, Medicare (SHIP) Counseling; Adult Protective Services, Medicare savings programs, Prescription assistance programs and more... make a difference for our seniors.*

GOOD NEWS! On October 28, 2019, OAA was reauthorized for Five years. With enthusiasm and unanimous vote, House lawmakers passed a Bipartisan bill to reauthorize the Older Americans Act (OAA) through 2024. They increased funding by 35% over the next five years for vital senior programs. Give your legislators a call to thank them for all their support to make this happen. It takes a lot of diligence, understanding and compassion to advocate for senior needs.

KUDOS to our LEGISLATORS for this GREAT JOB!



According to Census Tracts, Our county of Warren is not RURAL !!

Not ONE of New Jersey's 21 counties is considered rural, according to Census tracts. Though Warren County has a land mass of 365 square miles – 9th in NJ, and a population of 105,779 (2018 US Census Estimate), 19th in the state, we are not RURAL.

Of the County's total acreage of 233,312 acres, we have:

- 74,975 Acres of Farmland (32%)
 - 61,290 Combined Acres of Federal, State, County, and Municipal Parklands; Non-Profit Open Space; Internal Lakes and Streams (26%)
 - 1018 Miles Of State, County, And Municipal Highways And Roads
 - 21,823 Acres Of Wetland
- ☆ Still Not Rural!

Why is being designated a rural County important? Designated "rural" areas may be eligible to receive additional funds for education, nutrition, training, and social and health services, and community development initiatives. Whether or not this will continue remains to be determined. This makes an even stronger case for ALL of Warren County residents to be counted in the 2020 Census! **YOU COUNT FOR OUR COUNTY!**

Four tips for new caregivers

1. Do not try to do everything yourself.
2. Be realistic and accept help when you can.
3. Make your own health a priority.
4. You are not alone.

Connect with the United Way Caregivers Coalition for help.
(973) 993-1160 x 305

WINTER WALKING SAFETY



Winter weather tests our balance and mobility, and can be challenging for even the most agile pedestrian, **no matter what the age is.** **TransOptions** is an agency serving Northwest New Jersey that provides programs and services to improve mobility, the environment and overall quality of life, and provides these winter walking tips to help keep us safe during these cold winter months.

During winter, we need to be alert and stay focused wherever we are walking, especially in parking lots and on outside stairs. Sliding on "black ice" or losing your balance could happen at any time.

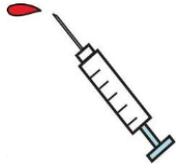
Never, ever, forget this: **ONE SLIP OR FALL CAN CHANGE YOUR LIFE FOREVER!**
We care about your safety!

Take a moment to prepare yourself for safe winter walking with these suggestions:

- Wear reflective or bright clothing to help you be visible to motorists.
- Footgear that grips gives you better traction.
- Walk on the sidewalk and cross in the crosswalks.
- If you must walk in the street, be certain to walk facing traffic.
- Be extra vigilant while walking in parking lots.
- Walk like a penguin to keep your balance.
- Walk slowly to help avoid slipping on icy spots.

Learn more about walking and driving safety at <https://www.TransOptions.org> or call: **(973) 267-7600.**

IS IT VITAL FOR ADULTS TO BE VACCINATED?



CDC

Flu season is rapidly approaching, and if you are not already vaccinated, it is the time to know more and make the decision. The CDC has provided three important reasons for adults to be vaccinated.

It is not easy to tackle the Flu!

You may be at-risk for serious diseases still common in the US such as Pneumonia, when you get the Flu.

You may require hospitalizations with the Flu. Can you afford to get sick?

You need to protect your own health and the health of those around you.

Getting a flu vaccination is so easy and convenient. It is available at places like never before: Doctors' offices, pharmacies, workplaces, senior centers, even supermarkets. Most insurance providers and Medicare cover the cost. It is a no brainer! Why WAIT? We care about you!

STILL NOT GETTING THE FLU SHOT?

Despite how effective the flu vaccine can be, about 1/3 of seniors is still not vaccinated. To that 1/3, think about this:

In 2017-18 - 90% of flu related deaths were adults over 65!

Thanks to vaccines and other strategies, the flu is preventable. Yes, even with a vaccination you may still get the flu, BUT a 2018 study showed

- 59% of vaccinated adults were less likely to be admitted to the ICU
- Vaccinated patients on average spent 4 fewer days in the hospital

Why risk it when you can prevent it?

Centers for Disease Control and Prevention

This is "YOUR" Senior Voice



The Division makes every attempt to bring you the most current, relevant, and timely information possible. **But we need your help to ensure that we have your updated address, or we are informed if we should cancel a subscription.** The Division routinely receives **HUNDREDS** of returned Senior Voice newsletters after each mailing of an issue of the Senior Voice, and **the USPS charges the Division for each newsletter returned to us.** You could also donate for this newsletter.

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You do not have To do it alone!

(-source: National Institute on Aging and the Administration on Aging)



Our connection to others enables us to survive and thrive. Yet, as we age, many of us find ourselves alone more often. This leaves us vulnerable to social isolation and loneliness, and even health problems such as cognitive decline, depression, and heart disease. (excerpts from National Institute on Aging)

Many of the estimated 28% older adults in the United States live alone, but not all are lonely or socially isolated. Then again, some people feel lonely even if they are surrounded by family and friends.

People who find themselves unexpectedly alone due to the death of a spouse or partner, separation from friends or family, retirement, loss of mobility, and lack of transportation are at particular risk.

Research links social isolation and loneliness to higher risks of a variety of physical and mental conditions: **high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer's disease, and even death.**

Alternatively, studies show that people who engage in meaningful, productive activities with others tend to live longer, boost their mood, and have a sense of purpose. These activities seem to help maintain their well-being and may improve their cognitive function.

Breaking Through - There are a number of ways to increase social stimulation and help seniors have a healthy life for their entire life. Here are some actions to help you stay socially engaged:

- ✓ **Reach out** to an acquaintance or old friend to go out and do something;

- ✓ **Schedule a daily call** to a friend or family member;
- ✓ **Meet your neighbors!** These are people you see every day, and can help provide numerous social benefits;
- ✓ **Learn to use social media** - Facebook may be hard to use at first if but once you get started it is a great way to connect with old friends and to meet new people;
- ✓ **Take a class**—local colleges offer seniors and older individuals access to free classes that would be of interest;
- ✓ **Volunteer** - Contact the Volunteer Connection, **(908)689-4140**, and learn how you can impact the lives of other Warren County Seniors;
- ✓ **Get some exercise!** Not only will it benefit your overall health and well-being, you will meet other people too!
- ✓ **Attend** one of Warren County's regionally located **Community Senior Centers**, enjoy a nutritious lunch, and scheduled daily activities and programs, and health screenings (**including Flu vaccinations!**). Round trip transportation can be provided too!

“Senior Specific” – You will find a senior exercise sessions offered each weekday at one of these locations: Phillipsburg, Knowlton, Washington, Hackettstown, Allamuchy, and Stewartsville.



- ✪ **Zumba Gold**
- ✪ **Tai Chi**
- ✪ **Senior Yoga**
- ✪ **Healthy Bones**

Call the Division (800-222-3737) to obtain a schedule of all exercise programs offered through our Division in Warren County. You or someone you know could benefit from these programs.

Happy Holidays to you and your family. See you in Winter 2019..